



SURVIVOR OUTREACH SERVICES



**Delivering the Army's
Commitment to Survivors**

Survivor Outreach Services
provides support services for
Active, Reserve and
Army National Guard Families.



**ARMY FAMILY COVENANT:
Keeping the Promise**

ARMYOneSource.com

Survivor Outreach Services ...keeping the promise

**24th Edition—April 2012
Happy Easter!**

Update on the Current State of our Nation's Veteran Cemeteries

**U.S. House of Representatives
Committee on Veterans' Affairs**

WASHINGTON, D.C. — The Subcommittee on Disability Assistance and Memorial Affairs (DAMA) held an oversight hearing to examine the current state of our National Cemeteries. Testifying before the subcommittee were representatives from all of the agencies who have jurisdiction over veterans cemeteries.

The National Cemetery Administration (NCA) has come under fire recently due to a series of audits revealing, to date, over 240 mismarked or unmarked graves and 8 veterans or their love ones buried in the wrong place at 13 cemeteries nationwide. The hearing was used as an opportunity to review NCA's progress in mending the harm revealed by the national audit, as well as to review measures taken to ensure greater accountability.

"I believe every person in this room agrees we have a solemn obligation to cherish the memory and heroic actions of our veterans by holding ourselves and our organizations to the highest of standards. I also believe everyone here is as passionate as I am about our mutual duty in honoring our fallen heroes as best as we know how, with all the resources we can muster," stated Rep. Jon Runyan (NJ-3), Chairman of the Subcommittee on Disability Assistance and Memorial Affairs on the importance of fixing mistakes at National Cemeteries.
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UPCOMING EVENTS:

The below is for informational purposes only, and is not intended to imply endorsement by the Illinois National Guard or Survivor Outreach Services Program of any event, organization, corporation, or product.

EMAIL UPDATES

If you received this Newsletter by regular mail, consider sending us your email address so that information can be sent out quickly and at no cost. Send an Email to: bobby.gillmore@us.army.mil and be added to our confidential distribution list for future newsletters and timely email updates about news, benefits, and



Military Widows, Fiancées, or Significant Others for Brunch

Saturday, March 31 at 11am
Butterfield's Pancake House
1504 N. Naper Blvd.
Naperville, IL
RSVP: erinhotchkin@yahoo.com
Walk-ins are welcome



Financial Strategies for Recent Survivors:

Wednesday, April 4th, 2012 — 6:00—7:00 pm
Call in to talk with Mark and other SOS Financial Counselors about tax and financial opportunities/issues of which Survivors, especially those that are within 1 year of receiving the death gratuity/SGLI, can potentially take advantage. Contact Mark Dunlop (573-563-3004 or your local SOS team member if you wish to participate.



Support Group for Family Members of Fallen Service Members-

Saturday, April 21st, 2012 — 10:00-12:00 p.m.
Please bring a covered dish. (Pot Luck)
****NEW MEMBERS WELCOME****
Springfield VET Center
1227 Ninth Street
Springfield, IL 62703
RSVP to Bobby Gillmore (217) 761-3382 or bobby.gillmore@us.army.mil

Gold Star Families of Northern Illinois / Gold Star Mothers / Gold Star Dads

Saturday, April 21st, 2012 - 11:30 AM
Brookfield VFW
8844 Ogden Ave
Brookfield, IL 60513





UPCOMING EVENTS:



Gold Star Families of Northern Illinois in support of Illinois Resolution to Recognize Gold Star Dads of America

Resolution to be introduced: May 2, 2012 in Springfield, IL

Caravan Leaving from:

St. Barbara's Church

4008 Prairie Avenue (around the corner from the VFW)

Brookfield, IL 60513

May 1, 2012 — 10:00 am

**IF YOU ARE TRAVELING WITH THE CARAVAN AND NEED A ROOM — YOU
MUST CALL AND MAKE THE RESERVATIONS. THE ROOMS ARE BLOCKED,
NOT RESERVED.**

We will be staying at: Comfort Inn
2620 S. Dirksen Pkwy
Springfield, IL 62703
(217) 753-4000
(217) 753-4166 fax

If you choose not to drive down and spend the night on Tuesday, but want to drive down to support this endeavor, we invite you to meet the group at the hotel Wednesday morning. That way we're all together and we'll have a better idea what time and where we need to be. We apologize there are so many unanswered variables at this time, but we just haven't been provided all the necessary details yet.

Connections in the Capital City: Bringing Families of the Fallen Together

May 5, 2012 — 10:00 — 4:00 pm

Wreath Laying Ceremony

Choosing a Counselor or Therapist

One Year and Beyond: Holidays, Anniversaries and Memories

Creative Arts Activities: Art / Music / Wellness Activities designed for Siblings / Parents /
Spouses, Children & Teens

Mosaic Memorial Wall

Remembrance Buttons

Food / Fun / Prizes!!!!

Celebrating their Lives—Presented by the Soldiers & Airmen of the IL National Guard

Rock Climbing Experience

Testimonials/Funny Stories

Challenge Course

Balloon Launch

Register online at: <http://tinyurl.com/ICFF-May5>

Or call: (312) 265-9109 or ICFF@hdadvocates.org





UPCOMING EVENTS:

THE LCPL JONATHAN W. COLLINS MEMORIAL FUND *presents* THE 7th ANNUAL GOLF OUTING



GLENEAGLES COUNTRY CLUB
13070 McCarthy Rd, Lemont, IL 60439
Friday, May 11, 2012
Starting Time: 10:30 A.M.

Dinner: 4:30 PM

Donation: \$150.00 per person, \$50.00 per person Dinner Only
Includes 18 holes of golf, lunch, beverages on the course,
and dinner buffet

Register Online at www.jonathancollins.org. Link for registration is also available on FaceBook at **LCPL Jonathan W. Collins Memorial Fund**.

RevelationGolf — Gold Star Family Golf Clinic

Saturday, May 12, 2012 — 3:00—4:30 pm

Cantigny Golf Club (Learning Center)

Wheaton, IL

www.revelationgolf.org

(630) 253-7703



SOS Financial Counseling Services “Financial Corner”

Jon Cook
Rock Island, IL
(309) 782-0815

Mark Dunlop
Ft. Leonard Wood, MO
(573) 596-0153

“MARK MY WORDS”

Financial Tips provided by Mark Dunlop

Building a high credit score

A very important concept to help build your credit score is to have a favorable debt to credit ratio. Contrary to popular belief, paying debt off in full actually helps you since FICO calculates your debt to credit ratio. In essence the amount of your unpaid credit card balances divided by the total amount of available credit on all credit cards. As for “How low is low?”....there is no magic percentage or number, except lower is better. For example, if someone has \$3,500 in unpaid balances and total credit line of \$10,000, that puts their debt to credit ration at 35%. Ideally, if there was no balance, because the debt was paid off, the ration would be 0. Remember the lower the better and the ratio is important for this factor is as a major variable in determining credit scores.

Thoughts on Brokerage Cash Accounts as a Checking Alternative

Often we find Survivors that simply do not want to lock up money in a Bank CD, nor desire to get charged for transactions or for simply having an account. A checking alternative may be a brokerage cash account from a brokerage that is trying to build consumer relationships; the accounts function just like bank checking in that you can set up direct deposit, get a ATM/DEBIT CARD, pay bills on line and not only have free checking, but have free checks. Many offer FDIC insurance.

Thoughts on a 15 year Mortgage

Often I find Survivors that simply do not want to immediately tie up their monies, but desire a home. They simply get a short term mortgage and often put 20% down. Last month a 15 year fixed rate mortgage with limited out of pocket transaction fees was 3.20 with an APR of 3.25, while the 30 year mortgage was at 4.00 APR.

Granted, the monthly payments are somewhat higher on a 15 year mortgage, but with interest rates typically at a 20% rate reduction as compared to a 30 year mortgage, it may be well worth it. To see a comparison of a 15 year to 30 year mortgage, or for more information on any of these topics, please contact Jon Cook or Mark Dunlop.

IS It My Debt to Pay?

Struggles in the economy and increased foreclosure rates have caused banks and lenders to become creative in the way they generate income. Today, debts are passed on to debt collection agencies that specialize in collecting debt from Survivors. Although laws vary from state to state, generally Survivors are generally not legally liable to pay their loved one's debts from their *own* assets. Debt collectors *can* require that debts be paid from the assets within the deceased's estate, but, in general, cannot require a Survivor to pay from assets such as Service members Group Life Insurance (SGLI), the Death Gratuity, or other Insurance policies where the Survivor is listed as beneficiary.



Representatives from collection agencies are well trained and many have been trained in grief counseling. In written correspondence, many of the collection agencies include a paragraph that states: *"While family members/loved ones are not personally liable for this account or payment, in an effort to assist with an expedited resolution we are authorized to offer the estate or anyone wishing to make payment on behalf of the late _____ the opportunity to settle the account."* Often this information is in small print within paragraphs of confusing information. On October 8, 2010 The Federal Trade Commission released a [proposed policy statement](http://www.ftc.gov/opa/2010/10/debtcollect.shtm), <http://www.ftc.gov/opa/2010/10/debtcollect.shtm> which further outlines debt collectors' responsibility to be open and upfront in their intentions when communicating with Survivors. Similar to it in 2011, they finalized a [policy statement](http://www.ftc.gov/os/2011/07/110720fdcpa.pdf) <http://www.ftc.gov/os/2011/07/110720fdcpa.pdf> clarifying that the agency will not take enforcement action under the Fair Debt Collection Practices Act (FDCPA) or the FTC Act against companies that are attempting to collect the debts of deceased consumers, if the companies communicate with someone who is authorized to pay debts from the estate of the deceased. The policy statement also emphasizes that debt collectors may not mislead relatives to believe that they are personally liable for a deceased consumer's debts, or use other deceptive or abusive tactics.

Family members typically are not obligated to pay the debts of a deceased relative from their own assets. www.ftc.gov/bcp/workshops/debtcollection/dcw.pdf; www.ftc.gov/os/2011/03/110321fairdebtcollectreport.pdf. Collectors must now adhere to guidelines, including guidelines that say they must identify themselves by name, must identify the name of the collection agency and that they are attempting to collect a debt and the collector may not contact the Survivor before 8 AM or after 9 PM nor use obscene, profane or abusive language.

Many folks ask, 'What happens to credit card debt upon someone's death? Is credit card debt solely owned by the deceased passed on to heirs when a loved one dies?' The answer is that credit card debt is not passed on to heirs when a loved one dies, but it can still affect them. When someone dies with debt, credit card companies will first try to collect from the deceased's estate. If there is not enough money in the estate, heirs may have to sell assets from the estate in order to cover the liabilities. The death benefits are not included in the estate that the creditors can attach. So, not required to liquidate personal assets, heirs may have to liquidate the deceased's assets. If, after assets are sold, there still is not enough money in the estate to cover the remaining debt, the company that issued the credit card may write off the debt. Usually, a death certificate is required as proof.

Family members are not legally liable for any debt from their own assets. Be careful, however, if you are a joint account holder on a credit card. If you have a card in common with someone, in

Financial Corner (Continued)

general you are responsible for the debt on that account if the other account holder dies. (Source: American Bar Association. Guide to Wills and Estates, www.abanet.org/publiced/practical/books/wills/chapter_7.pdf. (page 14-15)

The FTC has further information for consumers about what to do when a loved one dies and debt collectors are calling : [Paying the Debts of a Deceased Relative: Who Is Responsible?](http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt004.shtm) <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt004.shtm>.

Remember, you are not obligated to speak to any collection representative. If you feel you are being harassed or bullied in anyway, hang up the phone! Most importantly, if you have been contacted by a collection agency regarding the debt (s) of a loved one, and have any concerns please contact legal assistance or your local SOS Financial Counselor.

In the News

Current State of our Nation's Veteran Cemeteries

Bunyan said, "VA needs to ensure they are holding contractors accountable for their actions; use more rigorous oversight practices; and move to a paperless system. When VA proves these serious long term changes have happened, then these horrific failings will cease to exist. It is the duty of this subcommittee to ensure no family will have to endure a second burial of a fallen hero."

The hearing also brought to light progress which has been made in other cemeteries, including Arlington National Cemetery. "The new leadership at Arlington has done a tremendous job in fixing the issues they were facing. NCA, too, has begun to make significant strides in remedying the problems that were revealed in the recent audit."

For more news from the House Committee on Veterans' Affairs, please visit:
www.Veterans.House.Gov

Army Family Action Plan Conference

ARLINGTON, Va. (Army News Service, March 5, 2012) -- Extending the time allotted to invest survivor benefits and granting per diem for families to attend therapy sessions were the top issues requested this week during the Army Family Action Plan conference.

After four days of workshop discussion, groups presented their top issues to senior Army senior leaders this morning.

"I've been told that since 1983 this forum has raised 501 issues that were resolved," said Gen. Raymond T. Odierno, Army chief of staff. "Most importantly, 61 percent of those issues went across the entire Department of Defense. So you're not only helping Army families, you're helping Air Force families, Marine families, Navy families, Coast Guard families. And I know the Air Force has started this (type of forum) as well."

The Army Family Action Plan, known as AFAP, is not just about the Army, Odierno said, it's about military families and the work the delegates are doing to help military families.

In the News

“But most importantly you’re helping those who come behind us — those families that are maybe just coming into the Army, who don’t understand the Army that much, and don’t understand what’s there. You are setting the stage for them, and reaching out to them, and making sure our Army is a better place for our Soldiers and our families,” he said.

After opening remarks by senior Army leaders, members of the four working groups met in private to decide the priority of the top eight issues. The following is their prioritization in descending order -- with two being tied in importance.

1. Survivor investment of military death gratuity and Service Members' Group Life Insurance.

Currently under the HEART Act, or Heroes Earning Assist and Relief Tax, the survivor receiving the death gratuity and SGLI funds has the opportunity to place up to the full amount received into a Roth Individual Retirement Account or Coverdell Education Savings Account within 12 months after receipt of funds. The recommendation is to amend the HEART Act to extend this to 24 months.

2. Transportation and per diem for service member's family to attend family therapy sessions.

Travel and per diem are not currently authorized for family members who are requested to attend family therapy sessions with Soldiers receiving substance abuse or behavioral health treatments. The recommendation is to authorize travel and per diem for family members to attend these sessions as required by behavioral health professionals.

3. Department of the Army Form 5893 "Soldier's Medical Evaluation Board/Physical Evaluation Board Checklist" language clarification. The language defining the entitlement to receive concurrent payments on DA Form 5893 does not include the potential ramifications for receiving concurrent payments of VA disability pay and Army retirement pay for medically retired veterans.

The recommendation is to modify form 5893 to warn of the potential recoupment ramifications when receiving concurrent payments of VA disability pay and Army retirement pay for medically retired veterans.

4. Child, Youth and School Services facility-based programs, one-on-one assistance, and reduced adult/child ratios for children with special needs.

Child, Youth and School Services facility-based programs do not consistently accommodate one-on-one assistance or reduced adult/child ratios for children with special needs. The recommendation is to determine the appropriate level of care or staffing ratio in Child, Youth and School Services facility-based programs for children with special needs based on the recommendations of the Special Needs Accommodation Process team.

5. (tied with #4) Identification card for Gold Star lapel button recipients.

In the News

Gold Star lapel button recipients who are not authorized a DOD identification card do not have easy access to Army installations. The recommendation is to create a card that provides access to Army installations for those authorized to receive the Gold Star lapel button.

6. Commissary, Armed Services Exchange, and Morale, Welfare and Recreation privileges for honorably discharged disabled veterans with 10 percent or greater disability.

Honorably discharged disabled veterans with 10 percent or greater disability are not currently authorized commissary, exchange and MWR benefits. The recommendation is to authorize this.

7. Creditable civil service career tenure requirements for federally employed spouses of military service members and civilian federal employees.

Federally employed spouses of military service members and civilian federal employees may have difficulties reaching creditable civil service career tenure requirements due to relocation assignments. The recommendation is to increase the 30-day creditable civil service career tenure requirement break for all federally employed spouses of military service members and civilian federal employees to 180 days after resignation in conjunction with the relocation of their military or federal spouse.

8. Retention of wounded, ill and injured service members to minimum retirement requirement.

Wounded, ill and injured service members are being medically retired between 18 and 20 years of active service due to physical disabilities, involuntarily removing them from military service despite otherwise being eligible for sanctuary. The recommendation is to authorize service members who have between 18 and 20 years of service to remain on active duty to the minimum retirement requirement and not be separated due to medical reasons.

Delegates also assessed which programs and services were more valuable. Last year, the delegates were asked to focus their assessment on programs dealing with mobilization and deployment. But with the constrained resources and troops coming home, this year they were asked to pick programs and services most important now.

The top five responses for programs that are most valuable, or critical were:

- Army Family Action Plan
- Survivor Outreach Services
- Army Emergency Relief
- Tuition Assistance
- Fitness programs and facilities

Concurrent with the AFAP was a meeting chaired Feb. 28 by the Army vice chief of staff with the General Officer Steering Committee, consisting of about 40 general officers, senior executives and command sergeant majors.

They worked through 37 AFAP issues, and closed nine of them with 28 remaining open. The delegates were then asked to prioritize the current open issues, so they projected the top seven as follows:

In the News

1. Issue 596: Convicted sex offender registry 2. Issue 670: Medically retired service member's eligibility for concurrent receipt of disability pay 3. Issue 665: Formal standardized training for designated caregivers of wounded warriors 4. Issue 626: Traumatic Servicemembers' Group Life Insurance for post-traumatic stress disorder 5. Issue 673: Space-A travel for survivors registered in DEERS 6. Issue 614: Comprehensive behavioral health program for children 7. Issue 629 (tied with Issue 6): 24/7 out-of-area TRICARE prime urgent care authorization and referrals

"What we're trying to do within the Army now is not build dependency," said Odierno, "but build resiliency. We want resilient families. What we ask our Soldiers and our families to do is difficult, but it's also special. So what we want to do is we want to make them able to be resilient, to prove themselves individually so they can add to what I call the collective good.

Odierno said that it is unprecedented for an all-volunteer force to still be involved in 10 years of war.

"You have lived that. And many of you have seen some of the issues that we have to continue to work to make sure we're providing for our Soldiers, our families, our children, our extended families, our Gold Star families, all those that have contributed so much to what the Army and the full force has been asked to do over the last 10 years," he said.

"So in my mind, this is even more critical than most. So I want to thank you for what you've done," Odierno said.

The foundation of everything the Army does is based on trust, he said:

- Trust between Soldiers
- Trust between Soldiers and leaders
- Trust between Soldiers, leaders, families and the Army

"This last point is why you're here today," he said.

"How do we continue to develop that trust between our Soldiers, leaders and our Army that they can know the Army will be here to do what's right for them, that they can know that they will have programs in place to help them to be resilient, to help them build their families, to help them to be more successful in their own individual lives.

Finally, he said, it's about the trust between the Army and the American people.

"Inherently, I believe, today, more than ever, the American people have incredible trust in our military," he said. "Well, we have to continue to earn that. We have to earn that by setting high standards, we have to earn that by our actions, we have to earn that by our moral values. That's the essence of who we are, he said, and that's the essence of who you are."

"You understand where we have to improve, what we have to adjust, and where we need to go to make ourselves a resilient Army with resilient families, and children who are given the opportunity to succeed as they continue to support their moms, their dads in what they do," Odierno said.



Survivor Outreach Services (SOS)

SOS was created to embrace and reassure Survivors that they are continually linked to the Army Family through a unified support program that enables them to remain an important part of the Army for as long as they desire.

The SOS program continuously strives to provide the highest quality of services to surviving Family members of fallen Warriors. As such, we want to provide you with information on the SOS program in your area. We stand ready to serve you and answer your questions.

Services Available:

- Provide Expertise on State & Federal Survivor benefits
- Arrange for estate and financial advice
- Connect Survivors with mental health support/counseling
- Provide assistance in obtaining military reports
- Provide Survivors with resource referrals for:
 - Peer Support
 - Bereavement Counseling
 - Emergency Financial Services
 - Military Legal Assistance
 - TRICARE
 - Educational Benefits
 - Benefits Assistance

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Building 110, East Avenue, Rock Island, IL
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Latanya Yarbrough, SOS Support Coordinator
10 S 100 South Frontage Road, Darien, IL 60561-1780
(404) 563-0593 cell, email: latanya.r.yarbrough@usar.army.mil

Check us out online at:

<http://www.il.ngb.army.mil/family/survivoroutreach>

Helpful Contacts and Resources:



**Check out the Illinois Connections for Families of the Fallen (ICFF)
“Community Connections” Resource Guide!**

http://www.nchsd.org/libraryfiles/HDAFiles/Veterans%20Project/11_11_Resourcesguide.pdf

Military & Family Life Consultants

Central/South (217) 720-0268

North: 708-638-2068

Providing free, confidential problem solving to all service members and their families. MFLC's travel to your home town. (12 free sessions)

Military OneSource

12 free sessions per issue from a counselor in your area (no cost)

1-800-342-9647 or www.militaryonesource.com

Department of Veterans Affairs

Free counseling for all family members including spouses, children, parents and siblings (no cost) 1-800-827-1000 or <http://www.va.gov>

TRICARE

Health and Dental Insurance

<http://www.tricare.osd.mil>

Tragedy Assistance Program for Survivors (TAPS)

1-800-959-TAPS (8277) or www.taps.org

Social Security Administration

1-800-772-1213 or <http://www.ssa.gov>

Defense Finance & Accounting Office

1-800-321-1080 or www.dfas.mil

National Military Families Association (NMFA)

<http://www.militaryfamily.org>

Gold Star Wives of America

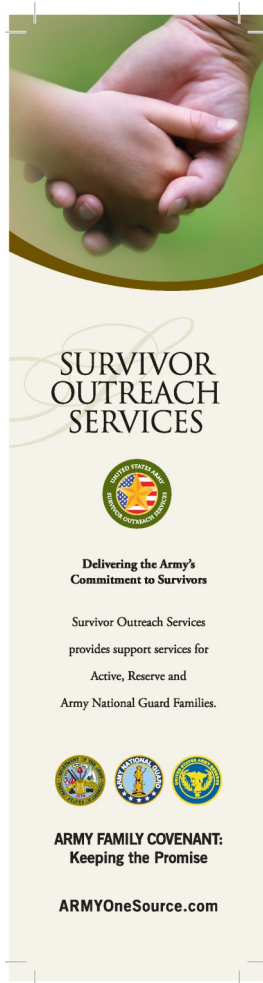
1-888-751-6350 or <http://www.goldstarwives.org/>

American Gold Star Mothers

202-265-0991 or <http://www.goldstarmoms.com/>



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Springfield, IL 62702-2399



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Check us out online at:

<http://www.il.ngb.army.mil/family/survivoroutreach>